



Moving On Up With MEPD



Iowa Flood Victims with Disabilities to Receive Assistance

Three Iowa organizations offer grants for assistive technology

In response to Iowa's recent flooding, the Governor's Developmental Disabilities (DD) Council has joined with the Iowa Program for Assistive Technology and The Iowa Able Foundation to provide grants to individuals with disabilities with limited resources who lost assistive devices. Many of those devices and home modifications are not covered by government programs or Red Cross Donations.

"It is essential that these organizations come together in the wake of recent flooding to ensure the needs of individuals with disabilities are met," said Patti Lind, Co-Director, Relief for Iowans with Disabilities. "These grants are one piece of the puzzle in helping individuals with disabilities in the affected areas put their lives back together."

The organizations are raising funds for grants that will cover items such as Medicare required co-pays, assistive technology, ramps and any other assistive devices or equipment that support an individual's daily needs. Qualified applicants will be individuals with disabilities living in low-income, designated disaster areas throughout Iowa.

Donations are being accepted on the Iowa Able Foundation web site: www.iowaable.org, or by mailing checks to:

Relief for Iowans with Disabilities
C/O Iowa Able Foundation
410 North 18th St.
Centerville, IA 52544

The Iowa Able Foundation, a non-profit entity, helps Iowans with disabilities, their families and older Iowans to obtain adaptive devices, equipment, home modifications, vehicle modifications and business funding through its loan program. Iowa Able Foundation offers an alternative financial solution by providing low interest loans with flexible terms to help individuals increase their independence at home, at work and in the community.

The Iowa Program for Assistive Technology is a program of the Center for Disabilities and Development at the University of Iowa. It is a statewide program whose mission is to improve access to assistive technology through a variety of programs, training and information and referral. The Iowa Program for Assistive Technology provides on-going financial support to the Iowa Able Foundation.

The Governor's Developmental Disabilities Council is a federally funded state agency advocating for Iowans with disabilities to receive the support and services they need to live in communities of their choice.

INSIDE THIS ISSUE:

Assistance for Iowa Flood Victims with Disabilities to receive assistance 1

What You Need to Know About Your Medicaid 1

The Path of Self-Employment: People Who Own Themselves 2

International Conference on Self-Determination—Ray Gerke 4

MEPD Advisory Committee 4

What you need to know about your Medicaid

This newsletter is sent out to all MEPD Medicaid members. We call it "Moving on Up with MEPD" because it allows you to work and have earnings plus money in the bank which would otherwise put you over the limits to receive Medicaid.

You get **Medicaid for Employed People with Disabilities (MEPD)** because you:

- Have a disability,
- Are earning money, and
- Are under 65 years.

Here are some things that you need to tell your county Worker:

- When you stop working.
- When you earn more money.
- When you earn less money.
- When you move to a new address.

The Path of Self-Employment: People Who Own Themselves

Molly Sullivan, Associate-Griffin-Hammis Associates

People with disabilities met this summer and fall in Sioux City, Iowa City, Waterloo, and Clarinda for a two-day workshop focused on self-employment. The workshop was called **The Path of Self-Employment: People Who Own Themselves**. It was conducted by Molly Sullivan, an associate with Griffin-Hammis Associates who are national experts on self-employment for people with disabilities. The goal for people attending the workshop is achieving the American dream of building personal wealth through business ownership.

Sponsored by Iowa Medicaid Enterprise, The Path of Self-Employment workshops for people with disabilities are conducted throughout Iowa, with funding from Iowa's Medicaid Infrastructure Grant. The workshop is a combination of general information about the process of starting a business coupled with information about how earning income will impact participants' public assistance benefits.

Nationally there is an increase in the number of small, self-owned businesses. Sometimes these small, self-owned businesses are called microenterprises and sometimes business owners are called entrepreneurs. Statistically, self-employment is the fastest growing segment of new and expanding employment opportunities for all people. For people with disabilities, small business-ownership may be particularly advantageous. It naturally provides the opportunity to customize employment to fit the person and also provides unique opportunities to build wealth while still maintaining access to critical benefits.

The workshop highlights the very unique ways that Social Security Work Incentives can be used to support people with disabilities to establish their own business. For example, all financial assets associated with a business DO NOT count against the \$2,000 Social Security or Medicaid resource limit under unincorporated businesses. In fact, some people use SSA benefits to provide a financial cushion during the start up phase of a self-owned business. Molly explained that there are some sources of alternative capital that can be accessed for business ventures and that are *only* available for people with disabilities.

Molly stressed that a process is needed that identifies the person's strengths, natural skills, accommodation needs, support system available, and resources.

Molly believes that, for most people, a support team -- or Business Design Team -- is key to success. A Business Design Team is composed of people who will stay involved during the entire self-employment process. Those people could include a family member (or not), advocate, VR counselor, transition specialist, vocational provider, etc. It is a good idea to connect with others of similar experience as mentors too -- such as a person with experience negotiating the patent process, if a patent is something that is a part of the business plan.

Participants are also invited to sign up for individual 30-minute sessions to brainstorm with Molly and Sheila Stoeckel or Suzie Paulson, of Iowa's Work Incentives

Planning and Assistance (WIPA) program, about each person's specific self-employment concept, process, and benefits impact. Together Molly and Sheila or Suzie are able to offer person-specific information and suggest person-specific resources available to support self-employment.

Self-Employment workshop participants learn how to make public assistance benefits work to their advantage to support business start-up efforts. In addition, participants are exposed to a variety of programs and services that support self-employment for people with disabilities, including:

- Medicaid for Employed People with Disabilities (MEPD)
- Plan to Achieve Self Sufficiency (PASS)
- Social Security Work Incentives
- Disability Program Navigators/Benefits Planning
- Consumer Choice Options
- Vocational Rehabilitation
- IowaAble Foundation
- Individual Development Accounts

"I have learned a lot already but I am thrilled to get all the handouts and resource sources so I can read and research and add on to what I am learning today. I feel honored to get this information."

Darlene Speidel, participant

Molly also advised people to consider the impact on public assistance benefits from the beginning and planning stages of their business venture. A benefits analysis may be helpful as the business is being developed and once again after preliminary market information has been gathered and analyzed.

Molly reviewed the most utilized Social Security benefits available and their impact on earnings:

SSDI (Social Security Disability Insurance) – This benefit is the result of funds that are withdrawn from a paycheck through FICA withholding. If a person has paid enough into the account (to qualify for insured status) and that person experiences a disability (based on SSA definition), that person can be eligible for SSDI. The monthly cash benefit varies according to what money was paid through payroll withholding. After two years, this benefit comes with health insurance (Medicare).

SSI (Supplemental Security Income) – This benefit is intended to supplement income in order to meet minimum needs for food and shelter. Earned income, not excluded through work incentives or other provisions (such as housing subsidies, energy assistance, etc.), is generally subtracted from the SSI payment amount. With self-employment, earned income (net profits) can be offset by the amount of taxes an employer

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would normally pay. The result is a less reduced SSI benefit for people who can offset business expenses due to self-employment.

In addition there are three phases of Social Security work rules for SSDI beneficiaries that change over time:

1. Trial Work Period – during this nine-month period a person can work and earn unlimited amount of income and keep the cash benefit; the nine months can be utilized any time over a rolling five-year period. If a person earns more than \$670 in any one month, that constitutes the use of one month of the trial work period. The \$670 is only the amount that triggers a Trial Work Month, a person can make as much as they want during this period.

2. Extended Period of Eligibility – kicks in after nine months of Trial Work Period are used. Substantial Gainful Activity is \$940/month or \$1570 if a person experiences blindness. If a person's earnings are higher than \$940/month, then the SSDI benefit checks stop. During the Extended Period of Eligibility, if earnings are less than \$940/month, for any reason, the check starts again without requiring that person go through the re-application process. Medicare is not affected. It can last for seven years and nine months after the trial work period, perhaps longer. It is important to establish a financial management system so business owners can track when the benefit will be available to them for each month and when it will not. The SSDI check is all or nothing.

The third phase is where important decisions are being made. If a person has stopped receiving benefits due to work, he or she may be able to restart again without a new application. The provision allows an individual to receive up to six months of temporary cash benefits while SSA conducts a medical review to determine whether the individual can be reinstated to receive benefits. The individual may also be eligible for Medicare and/or Medicaid during the provisional benefit period.

There are several deductions that may be applicable and used to reduce a person's net profit such as expenses related to unpaid help, unincurred business expenses, and impairment related work expenses. Molly suggests that people track unpaid help, unincurred business expenses, and impairment related work expenses (such as out of pocket expenses for insulin that is related to a diabetes impairment that when used, allows a person to work) each month.

Other efforts related to supporting self-employment were reviewed, including the Plan for Achieving Self-Support (PASS). Strategically used, PASS allows a person to use SSI money for financial support for living expenses if he or she chooses to save other money in a special savings account used to achieve a business goal. PASS can be a very useful tool to support self-employment. Molly also suggested that Individual Development Accounts – a specialized savings program for low-income people that matches savings at a rate of \$1 for every \$1 saved, in effect doubling the amount of money saved – might be a useful option to explore to help with business start-up expenses.

Molly explained that the path to self-employment involves the following steps:

- Conduct Person-Centered Planning – The person-centered planning process varies but the person-centered plan guides everything else.
- Conduct a Business Feasibility study – A phase a lot of people want to skip but that often results in missed opportunities for new customers and alliances.
- Create a Business Plan - This is the tool traditionally used to obtain a business bank loan. Bank loans, PASS, and potential sources of funding require a business plan but the main reason to create a business plan is to provide information for the business owner.
- Consider Product/Service
- Consider Customers, Competition and Capacity
- Develop Operations
- Create a Marketing Plan
- Create a Financial Plan -- The general information collected, will lead to the detail needed to develop a financial plan. Sole proprietorships and partnerships are the easiest business structures to establish. About half of net income can be set-aside in a PASS plan. Financial plans will include sales projections and a break-even analysis: What amount of income is needed in gross sales to cover expenses?
- Create a Resource Plan
- Implementation

Other nearby resources that can be used to support self-employment were invited to join the workshop to present a brief summary of the services or resources available to prospective small business owners. Information from IowaAble Foundation, Iowa Vocational Rehabilitation, and Disability Program Navigators/Benefits Planners was made available to workshop participants.

At the conclusion of the workshop, participants were offered ongoing technical assistance to support business development. Molly will provide feedback via email related to any business or financial plans that participants are working on.

The Path of Self-Employment: People Who Own Themselves workshops are being scheduled for 2009 in the following cities:

Des Moines Mason City Oelwein Mount Pleasant
Ottumwa Marshalltown Spencer Council Bluffs

Registration is free, lunch is provided, and some expenses can be reimbursed -- including personal assistance expenses and mileage. For more information or to register for a workshop contact Sarah Renner at: srenner@dhs.state.ia.us, or 1-888-409-0283.

For more information about Social Security work incentives, assistance with return to work options, or information about other benefits available for people with disabilities returning to work, contact:

Iowa Work Incentive Planning and Assistance, 877-424-9472 toll free or 866-528-4019 V/TTY—iowawipa@iwd.iowa.gov



Attending this conference was one of my best personal experiences I have had at a conference. I would like to share what I learned and brought back with me.

People from around the globe and with varying disabilities joined together to speak with one voice and one message and that message is that, freedom is the right of all people regardless of one's disability or need for support. It was an amazing experience for me, a person with a disability, to be given the opportunity to listen to, learn from and share experiences with others who share many of my tribulations with the system and people who govern supports for disabled individuals. As a newly graduated social worker, this experience taught me more about the importance of advocacy than four years of school and I truly be-

lieve that once practicing, I will be a better social worker in part because of what I witnessed and took part in at the conference. This conference allowed not only the voices of those with varying disabilities to be heard, but it provided a forum for those that have dedicated their lives to providing supports for people with a disability to share their views on what is or isn't working and what improvements need to be made in order to continue to help people live a self-determined life style, which we at CLS are committed to providing. This concept is evident with programs such as the transportation voucher, which is based on a self-directed budget that uses fiscal intermediaries. Since the conference, The Center for Self – Determination has received an overwhelming positive feedback and request for training, consulting work and the next conference date! So be on the lookout for an opportunity to experience something that I believe will forever change you.

Ray Gerke, attendee

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People with disabilities, advocates, policy administrators, employers, and medical professionals working together to enhance opportunities for Iowans with disabilities to work and live as they choose.